

RAILROAD TIME TABLES.  
EMPHIS AND LOUISVILLE RAILROAD.  
Arrives. Leaves.  
A.M. P.M. A.M. P.M.  
Express daily (except Sunday) 3:40 3:15  
All trains 4:00 3:30  
Savannah Accommod. 8:40 8:15  
Depot at head of Main street.  
Ticket Office, 287 Main street, corner of  
Madison.

MISSISSIPPI AND TENNESSEE R.R.  
Arrives. Leaves.  
A.M. P.M. A.M. P.M.  
Express daily (except Sunday) 9:00 8:10  
All trains 9:30 8:40  
Depot at foot of Main street.  
Ticket Office, 287 Main street, corner of  
Madison.

MEMPHIS AND CHARLESTON R.R.  
Arrives. Leaves.  
A.M. P.M. A.M. P.M.  
All train daily 2:30 1:10  
Express train daily 2:30 1:10  
Savannah Accommod. 8:40 8:15  
Depot at head of Main street.  
Ticket Office, 287 Main street, corner of  
Madison.

MEMPHIS AND LITTLE ROCK RAILROAD  
Arrives. Leaves.  
A.M. P.M. A.M. P.M.  
All train daily 1:40 1:10  
Express train daily 2:30 1:10  
Savannah Accommod. 8:40 8:15  
Depot at head of Main street.  
Ticket Office, 287 Main street, corner of  
Madison.

RAILROADS.  
LOUISVILLE AND NASHVILLE  
Great Southern Railroad.  
SCHEDULE.  
Express train leaves daily (except Sunday) 8:15 a.m.  
Mail train leaves daily 12:30 p.m.  
Accommodation leaves daily 4:15 p.m.  
Pullman Palace Sleeping Cars on all night  
trains.  
For tickets or information, apply at Ticket  
Office, 287 Main, northwest corner of Madison  
street.  
JOHN T. FLYNN, Sup't. Memphis Div.  
JAMES SPEER, Ticket Agent.

MISSISSIPPI & TENNESSEE  
RAILROAD.  
Change of Schedule.  
MEMPHIS, TENN., JANUARY 1, 1876.  
ON AND AFTER SUNDAY, JANUARY 2,  
1876, trains will run as follows:  
New Orleans mail, daily, 12:40 p.m. 2:20 p.m.  
Express train, daily (except Sunday), 4:10 p.m. 9:00 a.m.  
Freight and Accommodation, 6:00 p.m. 5:30 p.m.  
Daily (except Sunday), 6:00 p.m. 5:30 p.m.  
107-132 M. BURKE, Sup't.

MEMPHIS AND CHARLESTON  
RAILROAD.  
CHANGE OF SCHEDULE.  
ON AND AFTER SUNDAY, JANUARY 2,  
1876, trains will run as follows:  
Mail train daily 11:00 a.m. 3:40 p.m.  
Express train daily 4:10 a.m. 9:00 a.m.  
Freight and Accommodation, 6:00 p.m. 5:30 p.m.  
Daily (except Sunday), 6:00 p.m. 5:30 p.m.  
107-132 M. BURKE, Sup't.

THE PEOPLE'S FAVORITE!  
LOUISVILLE AND CINCINNATI  
Short Line Railroad  
THE QUICKEST, BEST AND ONLY  
route with which passengers from the  
South make direct connection at Louisville  
with  
PULLMAN PALACE SLEEPING CARS  
To Pittsburgh, Harrisburg, Philadelphia,  
NEW YORK  
And other Eastern Cities  
WITHOUT CHANGE  
Arriving many hours in advance of all other  
lines. Connections made at Cincinnati with  
all lines running  
Pullman and Wagner Palace Sleepers  
To Toledo, Detroit, Grand Rapids, Baltimore,  
Washington, Sandusky, Cleveland, Buffalo,  
Albany, Salamanca and New York  
WITHOUT CHANGE.  
This is the only line running its entire trains  
from Louisville to Cincinnati, and the only  
line by which passengers from the South en-  
route to Eastern and Northern Cities can  
avoid a tedious haul through Louisville by  
changing cars at Short Line Junction, with  
L. and O. R. R., three miles south of the  
junction, where they can be served with an ex-  
press car to the Dining Hall, at all hours.  
Through Sleepers from New Orleans, Mobile,  
Jacksonville, Atlanta, Little Rock, Memphis,  
Montgomery and Nashville, make direct con-  
nection at Short Line Junction with through  
Sleepers to New York and other Eastern Cities  
via this line.

DURING THE CENTENNIAL  
Exhibition at Philadelphia, this line will sell  
Exhibition tickets at greatly reduced prices.  
All tickets via Louisville and the Short Line  
and the only line running  
through cars to Eastern Cities. For sale at  
all Ticket Offices in the South and South-  
west.  
JNO. MACLEOD, Gen. Sup't.  
S. S. PARKER, Gen. Pass. and Ticket Agent,  
Louisville, Ky.

ONLY ONE NIGHT OUT  
FROM  
Louisville, Cincinnati and St. L.  
TO  
NEW YORK,  
VIA THE  
LITTLE MIAMI, PAN HANDLE  
and Pennsylvania Route.  
Shortest and Quickest to all Eastern  
Cities.  
DAILY  
THROUGH TRAINS.  
THROUGH FROM  
Cincinnati to New York  
IN 26 HOURS.  
ALL SATURDAY TRAINS RUN  
through to New York without detention.  
Pullman's Palace Drawing-Room and Sleep-  
ing Cars on all through trains.  
FOR THROUGH TICKETS,  
APPLY AT  
Ticket Office, 287 Main street, corner of  
Madison and South.  
SIDNEY B. JONES,  
G. S. W. Pass. Agent, Cincinnati, O.  
J. G. P. and T. C. Collins, O.

FOR POSTERS, SHOW BILLS, CARDS,  
Circulars, etc., apply to the latest  
style of type and on superior paper of any  
desired color, to the Ledger office and ex-  
amine stock and prices.

PUBLIC LEADER.  
LARGEST CITY CIRCULATION.  
Fifteen Cents Per Week  
NO. 107

Eight Dollars per Annum  
VOL. XXI.  
MEMPHIS, TENN.: MONDAY EVENING, JANUARY 3, 1876.  
PUBLIC LEDGER.  
THE PUBLIC LEDGER IS PUBLISHED  
every afternoon (except Sunday) at No. 13  
Madison street.  
The Public Ledger is served to city subscrib-  
ers by faithful carriers at FIFTEEN CENTS  
PER WEEK, payable weekly to the carrier.  
By mail (in advance): One year, \$8; six  
months, \$4; three months, \$2; one month,  
75 cents. Postage free.  
Newsdealers supplied at 25 cents per copy.  
Weekly Public Ledger.  
Published every Tuesday at \$2 per annum (in  
advance). Postage free.  
Interest to the public is at all times accept-  
able.  
Selected manuscripts will not be returned.  
RATES OF ADVERTISING IN DAILY:  
First insertion, \$1.00 per square  
Subsequent insertions, 50 cents  
For one week, 4.00  
For two weeks, 7.50  
For one month, 12.00  
For three months, 35.00  
For six months, 65.00  
For one year, 120.00  
RATES OF ADVERTISING IN WEEKLY:  
First insertion, \$1.00 per square  
Subsequent insertions, 50 cents  
For one week, 4.00  
For two weeks, 7.50  
For one month, 12.00  
For three months, 35.00  
For six months, 65.00  
For one year, 120.00  
Advertisements will be charged  
according to the space occupied, at above  
rates, and being twelve lines of solid type to  
the inch.  
To regular advertisers we offer superior in-  
ducements, both as to rate of charges and  
manner of displaying their favors.  
Notices in local column inserted for twenty  
cents per line for each insertion.  
Special notices inserted for ten cents per line  
for each insertion.  
Notices of deaths and marriages, twenty  
cents per line.  
All bills for advertising are due when con-  
tracted and payable on demand.  
All letters, whether upon business or other-  
wise, must be addressed to  
E. WHITMORE,  
Publisher and Proprietor.

FACTS AND FANCIES.  
Brooklyn bands play "Hold the Fort."  
A good suggestion is like a crying  
baby at a concert—it should be carried  
out.  
In the membership of Plymouth  
church there are now 650 more women  
than men.  
The Russians forgot to toss Patti a fur  
cloak at her benefit, so she went shop-  
ping and bought one for \$12,500.  
An Eastern critic thinks that Arabella  
Goddard displays "astounding wrist  
power" and "perfect tyranny over the  
piano."  
Several old copper battle-axes found  
by Dr. Bastian during his ethnological  
explorations in South America have been  
presented to the Berlin Museum.  
King Mtes finds that dignity goes far-  
ther in Africa than pantaloons, and so  
he puts on the former instead of the lat-  
ter when he is to appear in public.  
Mr. Colfax tells a story of President  
Lincoln that when he was attacked with  
small-pox he said to his attendants:  
"Send up all the office-seekers, and tell  
them I've got something I can give each  
of them."  
Mr. Astor's death doesn't seem to  
make much difference to most of us.  
We are not cutting off any more cou-  
pons than usual; and ten cents a pint  
for peanuts comes just as hard as it ever  
did.—Brooklyn Argus.  
According to an inviolable rule among  
the Putes, when two cherubs come to  
the lodge of one of the tribe, the father  
of the supercilious dispensation is com-  
pelled to take charge of the extra pap-  
er for the first two years of its career.  
This is the penance that has lately over-  
taken a noted well Injun at Virginia  
City.  
The French papers report that a  
young lady, daughter of M. Benois,  
principal of the school of Fontenay-la-  
Comte (Vendee), has just passed a bril-  
liant examination for the degree of  
bachelor of letters, at the University of  
Poitiers. Among twenty-two candidates  
she obtained the first place for French  
dissertation, and for Latin composition,  
and the second for Latin translation.  
The reporter asked General Sherman  
for an expression of opinion as to  
whether sectarian issues would affect  
the next Presidential election. "Oh, I  
wouldn't for the world say a word about  
that," said the General, with great  
earnestness. "It is a thing about which  
people ought not to speak, or even to  
think. I believe in the Constitution of  
the United States and the Ten Com-  
mandments. That's enough for me."  
—New York Sun.

THE HOUSE OF HOHENZOLLERN.  
Prussia, say a writer in Fraser's Mag-  
azine, has indisputably this one glory  
above the other countries of Teutonia,  
that while they have had gossipies,  
scandals, intrigues, nests of squabbles  
and parish politics, she has a history.  
Her electors have been the elect, her  
kings have been the king-making men; they  
have known and they have done; ab-  
stract knowing could not help them,  
only concrete doing. Alert, restless,  
thorough; looking into everything, ex-  
amining, proving; scant mercy, short  
justice; frugal, thrifty, hardy, sharing  
common perils with the common soldier,  
keeping his state when kings state  
was demanded; rewarding, punishing,  
reprimanding, with here a genial act,  
and there a jovial word, the landowner,  
not the king alone, but the father of his  
people. Other knowers and doers look-  
ing upward, not because of the mere  
kingship of their chief, but with the  
fullest confidence in his power and will,  
both to know and to do, arose in their  
places, each in his field; the thing done  
varying according to time and circum-  
stances, according to person and place;  
valuable chiefly, not for the magnitude  
of it, but for the reality of it. The his-  
tory of the house of Hohenzollern is the  
history of Prussia; nay, "if sought of  
prophecy" be ours, bids fair to be the  
history of Germany. We have seen a  
gallant old king at the head of a sor-  
ried army, enduring hardships with the  
courage of an adolescent; we have seen  
the Crown Prince sharing common per-  
ils with the common soldier; we have  
seen all the available Princes of the  
blood fighting, marching, watching, en-  
doring, conquering, and dying side by  
side with the people, and the people, in  
snowed upon, hailed upon, stormed at  
by shot, and shell, travel-stained, blood  
stained, mud-bespattered, war-battered,  
not mere "men with muskets,"  
but soldiers to the backbone, one and  
all, Prince, Peer and peasant, willing to  
die for the fatherland. True valor, not rash  
daring, patient endurance, not foolhardy  
escapades, steadfastness of heart, and sta-  
bility of mind, inspired these men who  
stood up to fight for their belief, to die for  
what they thought the justice of their cause.  
Not the light Greek fire of inflammable  
enthusiasm, such as caught the boulevard  
one day in July, and set all Paris, like  
straw, blazing; but the deep fire of con-  
viction long smoldering, darkly hidden,  
potent, unquenchable, unless, in-  
deed, by crimson seas yet to flow. It is  
supremely characteristic of the genius  
of the two nations that while the French  
were hysterically shrieking "A Berlin!"  
falling upon each other's necks, and vow-  
ing to celebrate their emperor's birthday  
in the palaces of Persia, the German  
collected his forces on the Rhine, and  
said no word of Paris, and before many  
months were over crowned his gallant  
old king emperor in the hall of mirrors,  
at Versailles. This is the history of the  
German army; all honor to it and to those  
who led it on to victory.

NEW GOODS  
For the Holidays.  
Select Layer Raisins,  
New Mince Meat,  
Citron and Figs,  
Dried German Peas and Cherries,  
Choice Apple Butter,  
Choice Maple Syrup,  
Extra Large Smoked Salmon,  
Fancy N. Y. State Cheese,  
Hill Edge Creamery and Roll Butter,  
Extra Large Cask Cranberries,  
Windor, Manor and Underwood  
Pickles,  
Adam Extor's "Trenton Crackers,"  
Almonds, Filberts, Cream Nuts and  
Pecans,  
A full line of Jellies and Preserves,  
California Apricots, Damsons and  
Pears.  
WM. DEAN & CO.,  
189 Poplar Street.

A FORTUNE FOR \$1.  
WEEKLY MONTHLY  
LOTTERY  
Legalized by authority of an Act of the Leg-  
islature. Tickets \$1 Each, 6 for \$5.  
One chance in every 5.  
\$250,000 in Prizes, Capital Prize \$50,000  
6th Extraordinary Drawing.  
1 Cash Prize of \$100,000  
1 Cash Prize of 50,000  
1 Cash Prize of 25,000  
1 Cash Prize of 20,000  
51,025 Cash Prizes amounting to \$350,000  
The first Extraordinary Drawing was pre-  
sided over by Col. Patrick, Pres't. Board of  
Trade; Second by Governor James; Third  
by Ticket Holders, Fourth by City,  
County and State officials, and the Fifth by  
sworn Commissioners. Extraordinary offer  
20 chances for \$10, leaving balance to  
be drawn for \$100,000. For full particu-  
lars and Circulars, Address the Man-  
ager, F. F. FAY, Laramie City,  
Wyo., or  
PLASTERER.  
W. B. LOCKEY,  
Plasterer and Grate Setter,  
101 UNION STREET.  
See Orders left with E. F. Risk & Co., 306  
Main street, will be promptly attended to.

INSURANCE.  
Capital Authorized, \$500,000  
HOME  
Insurance Co.  
OF MEMPHIS.  
Office, No. 20 Madison St.  
LOUIS HANAUER, President  
F. M. WHITE, Vice President  
R. P. BOLLING, Secretary  
DIRECTORS:  
LOUIS HANAUER, of Schoolfield,  
F. M. WHITE, of F. M. White & Co.  
J. H. MCLELLAND, of Guy, McC. & Co.  
HENRY WETTER, of H. Wetter & Co.  
M. C. PRANCE, of Pearce, Scogg & Co.  
T. B. HAYNES, of T. B. Haynes & Co.  
N. MALATESTA, of N. Malatesta & Co.  
PEOPLES  
Insurance Company  
OF MEMPHIS, TENN.  
OFFICE, 16 MADISON ST.  
CASH CAPITAL, \$300,000 00  
OFFICERS:  
WM. M. FARRINGTON, President,  
H. T. LEMMON, Vice-President,  
J. A. SIMMONS, Secretary.  
DIRECTORS:  
Wm. M. Farrington, H. T. Lemmon,  
C. B. Church, J. B. Robinson,  
Knock Ensey, John Overton, Jr.,  
W. E. GREEN, 107-132  
BONDS.  
\$5 \$5  
\$5 \$5  
\$5 \$5  
\$5 \$5  
\$5 \$5  
GIVE DOLLARS WILL PURCHASE A  
fraction of an Industrial Exhibition Bond,  
that is certain to draw one of the following  
Prizes:  
On December 6, 1875.  
A tenth, which cost only \$5, can draw any  
of the following, and will be received by the  
Company at any time within six months, as \$5  
in the purchase of a \$20 Bond.  
This is a chance for gain and no chance for  
loss.  
10 Premiums of \$3,750 each  
10 Premiums of 1,000 each  
10 Premiums of 500 each  
10 Premiums of 200 each  
10 Premiums of 100 each  
10 Premiums of 50 each  
10 Premiums of 20 each  
20 Premiums of 10 each  
100 From sums of 5 each  
30000 Premiums of 1.00 each  
The Lowest Premium is \$2.10  
Each Fraction must draw this sum.  
All Fractions will be good with \$15 to pur-  
chase a whole \$20 Bond.  
This is a chance for a fortune, and no chance  
for loss.  
A \$20 Bond participates in four drawings  
each year, until it has drawn one of the fol-  
lowing prizes:  
\$100,000.  
\$21, \$50, \$100, \$200, \$300, \$500,  
\$1000, \$3000, \$5000,  
\$10,000, \$35,000.  
The Bonds issued by the Industrial Exhi-  
bition Co. are a copy of the European Govern-  
ment Loans.  
The Bonds are a safe investment.  
PEOPLE OF SMALL MEANS  
Can find no better or safer investment. No  
chance of loss. A fortune may be acquired.  
On December 6th—On January 3d  
PURCHASE NOW.  
In person, or by certified Check, or Express,  
or Postal Order, or Draft, or enclosed Treas-  
ure, in a registered letter, to and made  
payable to the Industrial Exhibition Co.  
The funds raised by sale of these Bonds will  
be applied to the erection of a  
CRYSTAL PALACE.  
Which Every American Will be Proud of  
RECOLLECT.  
The Industrial Exhibition is a legitimate en-  
terprise, chartered by the State of New York.  
Its Directors are the best citizens of New  
York.  
It has had seven drawings since July, 1874,  
and paid out in principal and interest,  
\$750,000.  
Any one obtaining a premium, the Com-  
pany pledges itself not to make public.  
The enterprise is simply a new form of  
bond; in no sense is it to be recognized as a  
lottery.  
There are no blanks. Be sure and purchase  
at once.  
\$5 will buy a Fraction for December 6, 1875.  
\$5 will buy a Quarter Bond for Jan. 3, 1876.  
\$10 will buy a Half Bond for Jan. 3, 1876.  
\$20 will buy a Whole Bond for Jan. 3, 1876.  
All Bonds are exchangeable into city lots, in  
the suburbs of New York city.  
Each Bondholder is regarded as an honorary  
member of the Industrial Exhibition Co., and  
is welcome at the Fairs of the Company, No.  
12 East 17th street, Agents wanted.  
All communications and remittances to be  
made to the Industrial Exhibition Co., 12  
East 17th street, between 3rd Avenue and  
Broadway, New York city.  
For purposes of giving the Bondholders  
of the Industrial Exhibition Co. full and com-  
plete information as to the progress of the  
enterprise, and a complete list of the draw-  
ings, an illustrated Journal will be pub-  
lished, viz:  
The Industrial Exhibition Illustrated  
Subscription One Dollar per Year.  
Any one sending a club of 15 subscribers,  
with \$15, will be given a Premium of one Fra-  
ction or 1/2 Bond, club of 25 subscribers, a 1/4  
Bond, club of 50 subscribers, a whole Bond.  
Address,  
Industrial Exhibition Illustrated,  
12 East 17th Street, New York City.  
\$50 Will Purchase 13 Fractions.  
For full information apply to  
G. H. SAMUEL, 246 Third  
MANHOOD.  
MANHOOD RESTORED.  
A YOUTH OF YOUTHFUL IMPER-  
fection, causing premature decay, ner-  
vous debility, etc., having tried in vain every  
known remedy, has found a simple cure,  
which he will send free to all sufferers.  
Address J. H. REEVES, 75 Nassau street,  
New York.  
30-30-30

DEATH OF THE SEALS.  
The San Francisco Chronicle says:  
"A bill has passed the Senate to permit  
the destruction of the seals on the rocks  
at the entrance of our harbor. It is said  
that the Fish Commissioners have ad-  
mitted the necessity of this act in order  
to encourage the cultivation of fish, al-  
leging that the seals destroy the small  
fish and prevent the increase of fish in  
the waters of our bay. Now, as we do  
not believe anything of the kind, we took  
upon the killing of the seals as a piece  
of wanton cruelty. In the first place,  
seals do not live upon small fish, but upon  
the larger class, such as porpoise, sharks,  
and perhaps an occasional salmon. But  
salmon were abundant in our rivers, and  
withstanding the seals, until the licensed  
fishermen—Italians, Chinese and  
others—exhausted them by their  
artificial modes of catching. The  
Chinese are worse than the seals be-  
cause they comb the bottom of our  
bay with their drags and nets, and take  
shrimps, small fish, and even the young  
lobsters, and send them away to China.  
This small catch is the food upon which  
our larger fish thrive, and when it is  
taken away there is no feeding ground  
in our bay for the fish we would desire  
to preserve. It is said that seals are the  
natural enemies of the sharks, and that  
the reason our bay is not infested with  
these pirates and lawless of the deep is  
owing to the watchful guard kept by the  
seals at the entrance of our harbor. The  
seals are a great curiosity; they are  
about the only sea we have that are  
strangers and we hope they will not be  
condemned to destruction for a mere idle  
and ignorant prejudice. At all events,  
let there be something like an intelligent  
examination of the subject before the  
bill becomes a law."

NEW ADVERTISEMENTS  
\$12 a day at home. Agents wanted. Out-  
fit and terms free. TRUE & CO., Ag-  
ents, Maine.  
\$77 A WEEK guaranteed to Male and Fe-  
male Agents in their localities. Do not  
NOTHING to try it. Particulars free. E. O.  
VICKERY & CO., Augusta, Me.  
MIND READING, PSYCHOMANCY, FAS-  
tination, Soul Charming, Memorizing,  
and Marriage Guide, showing how either sex  
may fascinate and gain the love and affec-  
tion of any person they choose instantly 40  
pages. By mail \$5. Hunt & Co., 138 S. 7th  
St., Philadelphia.  
\$52 \$20 a day at home. Samples worth  
\$11. \$11. \$11. \$11. \$11. \$11. \$11. \$11. \$11. \$11.  
A. GENTS, the greatest chance of the age.  
Address, with stamp, National Copying  
Co., Atlanta, Ga.  
\$5 to \$10 per day. Business hon-  
orable and lucrative. Agents  
wanted. Address Marion Supply Co., Mar-  
ion, Ohio.

THE CONNECTICUT MUTUAL  
Life Insurance Company,  
OF HARTFORD, CONNECTICUT.  
Organized December 15, 1846.  
Assets, : : : \$43,000,000  
JAMES GOODWIN, Pres't; JACOB L. GREEN, Sec'y;  
JOHN M. TAYLOR, Asst. Sec'y.  
Policies in Force December 31, 1874, 65,316; Insuring \$185,366,633 00  
Receipts and Disbursements from Date of Organization, December, 1846,  
to December 31, 1874-25 Years:  
Received for Premiums \$20,334,544 93  
Interest and Rent Received 18,555,136 18  
Total Receipts \$38,889,681 11  
Disbursed to Policy Holders by  
Death and Mature Endowments \$20,300,874 53  
Dividends Returned to Policy Holders, 1874-75 3,200,772 85  
Surrendered Policies 2,647,931 25  
Agents' Commissions, Stationery, Salaries, Medical Fees, Postage, etc. 1,801,225 87  
Total Disbursements \$26,950,812 45  
Balance Net Assets December 31, 1874, 38,889,681 11  
Percentage Returned to Policy Holders \$98,961,789 03  
Expense to Management 50 14  
Taxes 1,842  
Reserve for Liabilities 39 25  
Average Dividend to Policy Holders, 1874-75 100 00  
Total Dividends Returned to Policy Holders, 1874-75 \$3,072,872 83  
Ratio of Expenses of Management to Receipts, 1874-75 8.06  
Expenses less and dividends larger than any other Company. Persons desiring to insure  
their lives will find it to their advantage by applying to  
STURM & HIRSCH, Gen'l Insurance Agents, 41 Madison Street,  
—OR TO—  
JAMES S. CARPENTER & CO., General Agents,  
43 1/2 Madison Street, Memphis, Tennessee.  
37-120  
38th SEMI-ANNUAL STATEMENT OF THE  
Clay Fire and Marine Insurance Co.,  
OF NEWPORT, KENTUCKY.  
Capital, \$200,000 00; Cash Assets, \$333,238 75.  
CHARTER PERPETUAL.  
E. H. MORIN, Secretary; D. WOLFE, President.  
Chartered March 10, 1856. Commenced Business July 1, 1856.  
Statement July 31, 1875.  
ASSETS: \$10,001 48  
Cash in Bank and Transit 13,000 00  
Real Estate 15,000 00  
Bonds, New York and Dayton, market value 56,087 20  
Premium Notes 2,709 88  
Real Estate 11,200 00  
Premiums in Transit from Agents 40,502 06  
Personal Property 1,466 52  
Accrued Interest on Bonds and Mortgages 10,000 00  
Total Assets \$133,238 75  
LIABILITIES: \$13,457 66  
Losses in Process of Adjustment 11,500 00  
All other Liabilities, Commission due Agents, etc. 25,000 00  
Re-insurance Reserve, New York standard 50 per cent. 60,000 00  
Total Liabilities \$99,457 66  
CAPITAL AND NET SURPLUS \$234,751 09.  
JAMES E. WARNER & CO., Agents,  
24 Madison Street and 287 Main Street, Memphis, Tennessee.  
80-105

ADVERTISING IN  
Religious and Agricultural  
WEEKLIES.  
HALF-PRICE.  
Send for our Catalogue  
ON THE LIST PLAN.  
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This Company's average dividends for the last thirty years have been higher, and its av-  
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ing in this old and sterling institution receive the same dividends as the Northern Policy-holders.  
Policies non-forfeitable after payment of second year's premium.  
Whereas, Within the past seven years, forty-one weak or worthless Life Insurance Com-  
panies have been excluded from the State by orders of the Insurance Department; and  
Whereas, There is good reason to believe that within the next seven years many more of  
allied worthless character will be forced to retire.  
This message is issued to admonish the citizens of Tennessee, and so far as may be to  
save them from loss in consequence thereof.  
To guide the citizens of the State in the selection of the best Life Insurance Companies,  
we furnish the following practical illustration of their comparative merits:  
In doing this we emphatically disclaim any unfriendliness toward any company, or any  
desire to injure any. Referring to the Massachusetts Insurance Reports of 1874, we select  
three of the best and three of the poorer class of companies:  
RATIO OF EXPENSE TO INCOME FROM 1860 TO 1873, INCLUSIVE.  
Mutual Benefit 10.33 Continental 24.00  
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Connecticut Mutual 11.85 Security 24.17  
It will be noticed that the ratio of expense of the last three companies were more than  
double that of the first three. Notice, now, the relative percentage or dividends paid by the  
same companies to their policy-holders since the organization of each:  
Mutual Benefit 33.33 Continental 14.40  
Connecticut Mutual 31.27 Washington 14.40  
Mutual Life 22.70 Security 11.97  
It will be seen that the dividends paid to policy holders by the last three companies are  
more than ONE-HALF LESS than the dividends paid by the first three. It is this difference in  
dividends that makes the difference in the cost of Life Insurance. The Mutual Benefit, with  
an average return dividend of 3 1/2 per cent., furnishes its policy-holders Life Insurance 32 per  
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Money paid for Life Insurance is well invested when paid to such a company as the Mutu-  
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We especially caution the public against a horde of modern fallacies and new forms intro-  
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